

**Information to identify the case:**

Debtor 1	Avtar Tiwana			Social Security number or ITIN xxx-xx-7286
	First Name	Middle Name	Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name			Social Security number or ITIN -----
	First Name	Middle Name	Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey			
Case number:	17-13312-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Avtar Tiwana

5/26/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Avtar Tiwana  
 Debtor

Case No. 17-13312-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 17

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db +Avtar Tiwana, 16 Dynasty Drive, Monroe Township, NJ 08831-2169  
 cr +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,  
       Colorado Springs, CO 80962-2180  
 516657439 +Buckley Madole, PC, 99 Wood Avenue South, Ste. 803, Iselin, NJ 08830-2713  
 516657442 +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 516657443 +Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Ste. 100,  
       Mount Laurel, NJ 08054-3437  
 516657445 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 516657446 +Specialized Loan Servicing, 8742 Lucent Blvd, Ste. 300, Highlands Ranch, CO 80129-2386  
 516657447 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
       (address filed with court: Toyota Motor Credit Co, Po Box 8, Chelmsford, MA 01824)  
 516657448 Trinity Financial Services, LLC, 28784 Network Place, Chicago, IL 60673-1287

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 26 2017 22:11:50 U.S. Attorney, 970 Broad St.,  
       Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 26 2017 22:11:46 United States Trustee,  
       Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
       Newark, NJ 07102-5235  
 516657436 +EDI: ACCE.COM May 26 2017 21:48:00 Asset Acceptance, LLC, PO Box 2036,  
       Warren, MI 48090-2036  
 516657438 +EDI: TSYS2.COM May 26 2017 21:48:00 Barclays Bank Delaware, P.o. Box 8803,  
       Wilmington, DE 19899-8803  
 516657440 +EDI: TSYS2.COM May 26 2017 21:48:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 516657441 +EDI: FORD.COM May 26 2017 21:48:00 Frd Motor Cr, Po Box Box 542000,  
       Omaha, NE 68154-8000  
 516657444 +EDI: PRA.COM May 26 2017 21:48:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
       Norfolk, VA 23502-4952  
 516677855 +EDI: RMSC.COM May 26 2017 21:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
       PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516657437 Baljit Tiwana

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2006-FF4, Mortgage Pass-Through Certificates, Series 2006-FF4  
       bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,  
       maraujo@atkinsondebartolo.org  
 Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com,maraujo@atkinsondebartolo.org  
 Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for FFMLT Trust 2006-FF4, Mortgage Pass-Through Certificates, Series 2006-FF4  
       dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company  
       LLC mortonlaw.bcraig@verizon.net, tfitz@mortoncraig.com;mhazlett@mortoncraig.com

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 17

Date Rcvd: May 26, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Robert J. Stack on behalf of Debtor Avtar Tiwana robstackbankruptcy@yahoo.com,  
robjstack@aol.com  
U.S. Trustee. USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 7